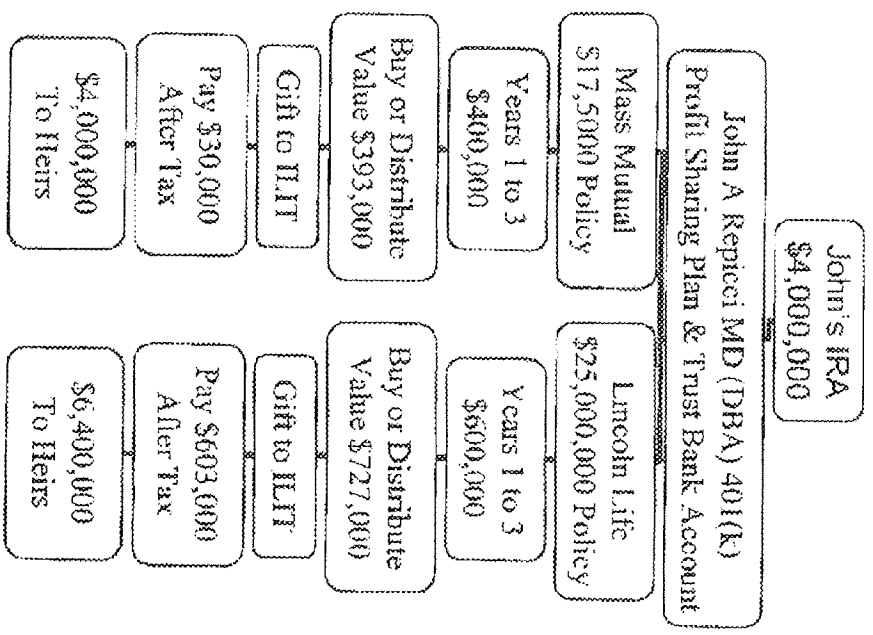


EXHIBIT B

Outline of Plan for IRA Assets



Steps for the CTS

- Transfer \$4,000,000 from IRA to John A. Repicci MD (DBA) 401(k) Profit Sharing Plan & Trust FBO John Repicci Account (Only \$1,000,001 needs to be transferred immediately. The remainder can come over time.)
- Write check for \$400,000 to Mass Mutual from IRA Account.
- Write check for \$600,000 to Lincoln Life from IRA Account.
- Receive policies for a total of \$42,500,000 from both insurers.
- Repeat steps 2 and 3 in 12 months and 24 months
- In 31 months, you will either purchase (for \$1,120,000) the insurance policies from your plan or distribute them to yourself (creating \$1,120,000 of taxable income to you).
- You will gift the policies to your LLT, removing them from your estate (Assuming you or Lorraine live 3 years).
- Assuming both of you are in good health, you will reduce the face amounts to a total of \$14,000,000.
- When you are Lorraine pass away, your heirs will receive \$14,000,000 tax-free (compared to nearly \$4,000,000 if you do not do this plan).